



Tragedy Response Guide

of Massachusetts

Agencies, programs and other resources dedicated
to helping victims of tragedy and their families

The Tragedy Response Guide and Tragedy Response Center were initiated and are maintained by the Office of Senator Edward M. Kennedy.

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Overview

In this guide

The following topics are included in this guide.

Topic	See Page
Financial Assistance	3
American Red Cross Family Gift Program	4
Massachusetts Crime Victim Compensation	7
Massachusetts Higher Education Tuition Waivers	9
Social Security Disability Benefits	12
Social Security Survivors' Benefits	16
Disaster Unemployment Assistance	18
Department of Veterans Affairs Benefits	19
Victim Compensation Fund	20
Housing Assistance	22
Federal Housing Administration (FHA) Default and Foreclosure Assistance	23
MassHousing (Massachusetts Housing Finance Agency)	26
Legal Assistance	27
Boston Bar Association September 11 Assistance Project	28
Department of Justice (DOJ) Victim Assistance Program	29
Massachusetts Bar Association Dial-A-Lawyer & Legal Clinic	30
Massachusetts Probate Court Information	31
Trial Lawyers Care (TLC)	35
Mental Health Counseling	36
Community Crisis Organizations	37
Homicide Bereavement Counseling Organizations	38
Massachusetts Office for Victim Assistance (MOVA)	40
Project REACH Counseling and Advocacy for Crime Victims	42
Dealing with the Media	44
Survivor Suggestions	47
Tax Assistance	50
Internal Revenue Service (IRS) Assistance	51
Massachusetts Society of Certified Public Accountants	55
Massachusetts State Tax Extensions	56
Massachusetts State Tax Relief Due to Hardship	59
Massachusetts State Tax Abatement	61

Section 1: Financial Assistance

Overview

In this section The following topics are included in this section.

Topic	See Page
American Red Cross Family Gift Program	4
Massachusetts Crime Victim Compensation	7
Massachusetts Higher Education Tuition Waivers	9
Social Security Disability Benefits	12
Social Security Survivors' Benefits	16
Disaster Unemployment Assistance	18
Department of Veterans Affairs Benefits	19
Victim Compensation Fund	20

American Red Cross Family Gift Program

Overview

The American Red Cross Family Gift Program provides tax-free cash grants to immediate family members whose spouse or family breadwinner died because of the events on September 11, 2001. These near-term cash grants cover three (3) months of a family's entire living expenses, such as food, clothing, utilities, transportation, mortgage or rent, tuition, funeral and related expenses, and other time-sensitive and uncovered expenses.

These tax-free cash grants are provided as a result of the outpouring of public support in the aftermath of these terrorist events. Cash assistance is provided regardless of individual need or income.

Who is eligible

A spouse or immediate family member who was financially supported by a loved one lost in the terrorist attacks is eligible. This includes:

- people on the four (4) airplanes including flight attendants and pilots
- those who died in the World Trade Center and the Pentagon, and
- family members who incurred memorial/funeral expenses (such as travel costs, hotels and phone bills) for someone killed in the terrorist attacks.

Note: Red Cross is also providing cash grants to families whose loved ones died as a result of bioterrorism, such as Anthrax.

Available benefits / assistance

The Family Gift Program covers three (3) months of living expenses for the immediate family of any person killed in the September 11, 2001 terrorist attacks, **regardless of need**, including:

- living expenses of \$1000 per month, plus an additional \$200 a month per each additional immediate family member, including such expenses as:
 - groceries
 - electricity
 - gas
 - cable, and
 - telephone
 - mortgage or rent (per month times 3)
 - funeral and other related expenses, and
-

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American Red Cross Family Gift Program, Continued

Available benefits / assistance, (continued)

- other immediate expenses not otherwise covered (three (3) months of expenses, regardless of need), including (but not limited to):
 - car payments
 - ongoing prescriptions
 - independent insurance payments
 - childcare/elder care expenses
 - car/home insurance
 - tuition payments
 - credit cards (minimum amount due each month)

Note: AMEX has agreed to establish a monthly repayment schedule for people. The Red Cross will grant three (3) months of this payment schedule.

How to apply for the benefit

To receive a paper copy of the Family Gift Form, contact the American Red Cross at 1-800-564-1234, ext. 233.

The Family Gift Form can be returned by internet, email, or filled out over the phone. Complete the AMERICAN RED CROSS EMERGENCY FAMILY GIFT form, and return it one of the following ways:

- by internet: www.bostonredcross.org
oconnelk@usa.redcross.org
 - by fax: (703) 206-7567 or 7568 or 7569
 - by mail American Red Cross Family Care Center
8111 Gatehouse Road
Falls Church, VA 22042
 - by phone: Emergency Family Grant Center 1-877-746-4989
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American Red Cross Family Gift Program, Continued

**Who to contact
for additional
information**

You can call the Red Cross Family Assistance Hotline at 1-877-746-4989, or contact your local American Red Cross Chapter listed below:

Chapter Location	Telephone Number
American Red Cross of Massachusetts Bay (Boston, Framingham, Peabody, Quincy, Waltham)	(800) 564-1234
Berkshire County	(413) 442-1506
Cape Cod (Hyannis)	(508) 775-1540
American Red Cross of Central Massachusetts (Worcester)	(508) 756-5711
Gloucester	(978) 283-1660
Greater Beverly	(978) 922-2224
Hampshire County	(413) 584-8887
Martha's Vineyard	(508) 696-0092
American Red Cross of Merrimack Valley (Lowell/Ward Hill)	(978) 372-6871
Greater Newburyport	(978) 462-8243
North Central Massachusetts (Leominster)	(978) 537-3339
Pioneer Valley Chapter (Springfield)	(413) 737-4306
Southeastern Massachusetts (Brockton)	(508) 586-4790
Greater Westfield	(413) 562-9684

Massachusetts Crime Victim Compensation

Overview	The Massachusetts Crime Victim Compensation, administered by the Office of the Attorney General, is available to provide assistance to victims of crime. Massachusetts families of the terrorist crimes that began in Boston on September 11, 2001 are eligible to apply for these benefits.
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Who is eligible	Compensation is available to: <ul style="list-style-type: none">• qualified victims of crime• dependents and family members of homicide victims, and• any person responsible for the funeral expenses of a homicide victim.
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Available benefits / assistance	Massachusetts families of the terrorist crimes which began in Boston on September 11, 2001 are eligible to apply for assistance with:
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- funeral and memorial service expenses (up to \$4000)
- grief counseling expenses, and
- loss of financial support.

The maximum amount available is \$25,000.

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Massachusetts Crime Victim Compensation, Continued

How to apply for the benefit

To apply for victim compensation, the family member must complete the two-page Application For Crime Victim Compensation form and submit it to the Massachusetts Victim Compensation and Assistance Division. Families would indicate in the form in the crime information section that the form is being filed as a result of the September 11th terrorist crimes. You can obtain the form by calling (617) 727-2200 or downloading the form at www.ago.state.ma.us.

In general, the Division staff will determine eligibility, verify claims for compensation, and issue awards within 2-6 months depending upon the completeness of the request.

Who to contact for additional information

Call the Victim Compensation and Assistance Division at **(617) 727-2200** or visit the Web site of the Office of the Attorney General at www.ago.state.ma.us.

Massachusetts Higher Education Tuition Waivers

Overview The Massachusetts Board of Higher Education has added a Commonwealth September 11, 2001, Tragedy Tuition Waiver to its existing tuition waiver program.

- Eligible students will be entitled to a tuition waiver for all state-supported courses offered at participating public higher education institutions.
- In addition, the Board has requested that these institutions develop waiver programs for any **non**-state-supported courses or programs.

Who is eligible To be eligible for a Commonwealth September 11, 2001, Tragedy Tuition Waiver, a student must be the spouse or child of a resident of Massachusetts who:

- was the victim of the tragic events that occurred on September 11, 2001, and
- died or is missing and officially presumed dead as a direct result of the acts of terrorism that occurred in the United States on September 11, 2001.

What courses are eligible An *eligible course* is any **state-supported** course offered by an institution at a public college or university:

- including:
 - classes toward an undergraduate degree program
 - classes toward a certificate program
 - classes toward a short-term certificate program, and
 - non-credit courses.
- excluding:
 - all graduate courses, and
 - courses in the MD program at the University of Massachusetts Medical Center.

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Massachusetts Higher Education Tuition Waivers, Continued

Available benefits/assistance	Eligible students will be entitled to a tuition waiver equal to 100% of the resident tuition rate for all state-supported courses offered at a participating public higher education institution.
How to apply for the benefit	Students wishing to benefit from this waiver should contact the financial aid office at the college of their choice. The documentation required for this tuition waiver must be provided to the financial aid officials at the particular college or university.
Necessary documentation	<p>The student must submit:</p> <ul style="list-style-type: none">• a copy of the student's legal birth certificate• a certificate of death (or other official documentation of death) for the spouse, parent, or legal guardian, and• proof that the death is connected to the terrorism that occurred on September 11, 2001.
Who to contact for additional information	<p>Contact the following for additional information about the Commonwealth September 11, 2001, Tragedy Tuition Waiver.</p> <ul style="list-style-type: none">• Massachusetts Board of Higher Education 1 Ashburn Place, Room 1401 Boston, MA 02108 617-727-7785 617-727-6397 (fax) www.mass.edu• Massachusetts Office of Student Financial Assistance 454 Broadway, Suite 200 Revere, MA 617-727-0667 (fax) www.osfa.mass.edu

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Massachusetts Higher Education Tuition Waivers, Continued

**Who to contact
for additional
information,
(continued)**

For general financial aid information, call either of the above telephone numbers or any of the following Education Opportunity Centers (EOCs):

- Boston 617-536-0200
 - Lawrence 508-686-3183
 - Lowell 508-459-2336
 - Lynn 781-477-2114
 - New Bedford 508-996-3147
 - Pittsfield 413-499-9531
 - Springfield 413-593-8807
 - Worcester 508-755-2592
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Social Security Disability Benefits

Overview

Social Security is more than a retirement program; it is America's family protection plan. Social Security provides valuable disability and survivors' protection for workers and their families.

Disability benefits are payable to workers (and family members) who have earned enough Social Security credits and:

- are unable to work for a year or more because of a severe physical or mental impairment that is expected to prevent them from doing substantial work for a year or more, or
- who have a condition that is expected to result in death.

Benefits continue until a person is able to work again on a regular basis, and a number of work incentives are available to ease the transition back to work.

How Social Security defines "disability"

Some programs pay for partial disability or short-term disability, but Social Security does **not**. Disability under Social Security is based on your ability to work. You will be considered disabled if you cannot do work you did before and Social Security decides that you cannot adjust to other work because of your medical condition(s). Your disability must last or be expected to last for at least a year or to result in death.

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Social Security Disability Benefits, Continued

Who is eligible for survivor benefits

When a worker becomes disabled, he or she and certain members of his or her family may become eligible for benefits if the worker earned enough Social Security credits. (As you work and pay taxes, you earn Social Security “credits.”) The younger a worker is, the fewer credits needed for survivor benefits to be paid. However, nobody needs more than 10 work-years worth of credits to be eligible for any kind of Social Security benefits.

Potentially eligible people include:

- the worker him- or herself
- the worker’s spouse caring for the worker’s children under age 16
- the worker’s spouse over age 62
- unmarried sons and daughters (including, in some cases, a stepchild or grandchild) under age 18 (or under age 19 if they are still in elementary or secondary school full time), and
- disabled sons and daughters of any age if the child was disabled before age 22.

Note: If you are a widow or widower who was injured in the attack but do not have enough Social Security credits to receive benefits, you may qualify for benefits on your deceased spouse’s record.

When to apply

You should apply as soon as possible, because benefits may not be retroactive.

How to apply for the benefit

You can file a claim for the benefit at any Social Security office or by calling toll-free **1-800-772-1213** (TTY 1-800-325-0778).

How long it takes

It typically takes from 60-90 days to process a claim.

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Social Security Disability Benefits, Continued

Necessary information

The following information (either original documents or certified copies) is necessary to process an application:

- the Social Security number and proof of age for each person applying for payments, including you and (if they are applying for benefits) your spouse and children
- names, addresses, and phone numbers of all who have treated you, including:
 - doctors
 - hospitals
 - clinics, and
 - institutions
- names of all medications you are taking
- medical records from your:
 - doctors
 - therapists
 - hospitals
 - clinics, and
 - caseworkers
- laboratory and test results
- a summary of where you worked and the kind of work you did
- your worker's W-2 forms or federal self-employment tax return for the most recent year, and
- dates and prior marriages if your spouse is applying.

Note: Do not delay applying if you do not yet have all the above information. Social Security can help to get any of the information you do not have.

Who decides if you are disabled

The Social Security office will review your application and use the medical evidence to determine whether you meet the Social Security office definition of "disabled." The five (5) questions used in the determination are as follows.

- Are you working?
 - Is your condition "severe"?
 - Is your condition found in the list of disabling impairments?
 - Can you do the work you did previously?
 - Can you do some other type of work?
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Social Security Disability Benefits, Continued

**Who to contact
for additional
information**

Additional information, including the “Disability Benefits” guide (Publication No. 05-10029), is available at any Social Security office or by calling toll-free **1-800-772-1213** (TTY 1-800-325-0778). Specific questions can be answered from 7:00 AM until 7:00 PM on business days, with automated service 24 hours a day, including weekends and holidays. Information can also be found at www.ssa.gov.

Social Security Survivors' Benefits

Overview	Social Security is more than a retirement program; it is America's family protection plan. Social Security provides valuable disability and survivors' protection for workers and their families.
Who is eligible for survivor benefits	<p>When a worker dies, certain members of his or her family may be eligible for benefits if the worker earned enough Social Security credits. (As you work and pay taxes, you earn Social Security "credits.") The younger a worker is, the fewer credits needed for survivor benefits to be paid. However, nobody needs more than 10 work-years worth of credits to be eligible for any kind of Social Security benefits.</p> <p>Potentially eligible family members include:</p> <ul style="list-style-type: none">• a widow or widower caring for the worker's children under age 16• a widow or widower over age 60• a disabled widow or widower over age 50• unmarried sons and daughters (including, in some cases, a stepchild or grandchild) under age 18 (or under age 19 if they are still in elementary or secondary school full time)• disabled sons and daughters of any age if the child was disabled before age 22, and• dependent parents age 62 or older.
Special one-time death benefit	There is a special one-time payment of \$255 that can be made to surviving children and a spouse if the worker has enough credits and the survivors meet certain requirements.
When to apply	You should apply as soon as possible, because benefits may not be retroactive.
How to apply for the benefit	You can file a claim for the benefit at any Social Security office or by calling toll-free 1-800-772-1213 (TTY 1-800-325-0778). You can find the address for the nearest Social Security office by using the "Field Office Locator" services on the SSA web site: www.ssa.gov .

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Social Security Survivors' Benefits, Continued

Necessary information

The following information (either original documents or certified copies) is necessary to process an application:

- proof of death (either from funeral home or a death certificate)
- your Social Security number, as well as the worker's
- your birth certificate
- your marriage certificate, if you're a widow or widower
- your divorce papers, if you're applying as a surviving divorced spouse
- dependent children's Social Security numbers, if available
- deceased worker's W-2 forms or federal self-employment tax return for the most recent year, and
- the name of your bank and account number so benefits can be directly deposited.

Note: Do not delay applying if you do not yet have all the above information. Social Security can help to get any of the information you do not have.

Who to contact for additional information

Additional information, including the "Survivors Benefits" guide (Publication No. 05-10084), is available at any Social Security office or by calling toll-free **1-800-772-1213** (TTY 1-800-325-0778). Specific questions can be answered from 7:00 AM until 7:00 PM on business days, with automated service 24 hours a day, including weekends and holidays. Information can also be found at www.ssa.gov.

Disaster Unemployment Assistance

Overview	Disaster Unemployment Assistance may be available to victims or spouses of victims of the September 11, 2001 tragedy through the Department of Labor, Employment and Training.
Who is eligible	<p>You may be eligible for disaster unemployment if:</p> <ul style="list-style-type: none">• you are self employed and therefore not eligible for regular employment• you had a new job but hadn't started yet, and that job was eliminated as a result of the September 11, 2001 tragedy• you have no work history and are the unemployed spouse of a plane victim• you are the unemployed spouse of a plane victim whose regular unemployment benefit is less than the unemployment benefit your deceased spouse was entitled to, <u>or</u>• you are unemployed as a result of the September 11, 2001 tragedy and have exhausted your regular unemployment benefits.
How to apply for the benefit	<p>You must complete an application that will be submitted to the State of New York on your behalf. You can contact Ed Malmberg at the MA Division of Employment and Training at phone 617-626-6593 to receive the application.</p> <p><u>Important:</u> The deadline for applying for this benefit is November 16, 2001.</p>
Who to contact for additional information	<p>Additional information can be found on the U.S. Department of Labor Employment and Training web site at: www.workforcesecurity.dolta.gov/news.asp#091301.</p> <p>If you need direct contact with someone who may be able to assist you, call or email:</p> <ul style="list-style-type: none">• Ron Anderson, U.S. Department of Labor, Employment and Training<ul style="list-style-type: none">• phone – 617-565-2226• email – randerson@doleta.gov• Ed Malmberg, MA Division of Employment and Training<ul style="list-style-type: none">• phone 617-626-6593

Department of Veterans Affairs Benefits

Who is eligible	Immediate family members of veterans who were killed in the September 11, 2001 terrorist attacks may be eligible to apply for Veterans benefits.
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Available benefits / assistance	<p>Available benefits may include:</p> <ul style="list-style-type: none">• Dependency and Indemnity Compensation (DIC) to spouses, parents, and children• burial benefits (including headstone/memorial markers/flags)• death pensions, and• dependents' education assistance and loans.
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How to apply for the benefit	Family members can apply for veterans' benefits at any local area Veteran Affairs office.
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Necessary documents	<p>Those seeking a VA benefit for the first time must either:</p> <ul style="list-style-type: none">• submit a copy of the veteran's service discharge, DD-214, which documents service dates and type of discharge, <u>or</u>• provide the veteran's:<ul style="list-style-type: none">• full name• military service number• branch of service, and• dates of service.
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Additional documents required include:

- marriage certificate (to determine spouse's and children's benefits)
- death certificate
- children's birth certificates (to determine children's benefits)
- veteran's birth certificate (to determine parents' benefits).

Who to contact for additional information	Any Massachusetts family member who has been affected by the September 11 th tragedy should call the following person at the Boston Regional Office of the Department of Veterans Affairs:
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Lucinda Schutzman at 617-303-4997

Victim Compensation Fund

Background	In response to the terrorist attacks, Congress established a September 11 th Victim Compensation Fund that provides a less complicated means to help terrorist attack victims who were physically injured or lost loved ones.
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Who is eligible for the fund	The following people are eligible for compensation from the September 11 th Victim Compensation Fund:
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- anyone who suffered physical harm in the terrorist attacks, or
- the personal representatives of victims killed as a result of the terrorist attacks.

Note: A **personal representative** is someone named in the will of the deceased or was appointed by a court in the state where the deceased lived.

Available benefits / assistance	The September 11 th Victim Compensation Fund provides compensation for personal injury or death.
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The September 11th Victim Compensation Fund does **not** provide compensation for losses to physical property.

Restrictions	The following restrictions apply.
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- No more than one (1) claim may be submitted to the Fund by an individual or on behalf of a deceased individual.
 - Fund claimants give up their rights to file a lawsuit in court against those responsible for victims' injuries.
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Victim Compensation Fund, Continued

How the Fund will work

Specific details of Fund procedure will be determined by a Special Master (a special judicial officer appointed by the U.S. Attorney General) in the coming months. However, the following has already been determined about how the Fund will work.

- Claimants (individuals seeking compensation from the fund) will have:
 - the right to be represented by an attorney
 - the right to present evidence, and
 - any other rights determined appropriate by the Special Master.
- Claimants will not have to prove negligence or any other theory of liability on anyone's part, as would be necessary in a usual civil court proceeding.
- Congress has ensured that:
 - a decision on a claimant's case be rendered within 120 days of the filing of the claim, and
 - the U.S. government must authorize payment for the amount awarded by the Fund within 20 days of the decision.
- Fund claimants will not have the same rights to appeal decisions as those who seek compensation through the traditional court system.
- Other compensation claimants have received as a result of the attacks (such as life insurance policy payouts, etc.) may be subtracted from Fund awards.

Free legal help available

Thousands of highly qualified trial lawyers have created Trial Lawyers Care (TLC), a non-profit organization that links experienced lawyers—**completely free of charge**—to victims and families who seek compensation under the September 11th Victim Compensation Fund.

Reference: See the topic "Trial Lawyers Care" or call toll-free 888-780-8637 for additional information.

Section 2: Housing Assistance

Overview

In this section The following topics are included in this section.

Topic	See Page
Federal Housing Administration (FHA) Default and Foreclosure Assistance	23
MassHousing (Massachusetts Housing Finance Agency)	26

Federal Housing Administration (FHA) Default and Foreclosure Assistance

Overview

Housing and Urban Development (HUD) has directed all FHA-approved lenders to provide relief to families with FHA-insured mortgages who have been affected by the September 11, 2001 terrorist attacks.

Note: HUD has asked all major mortgage lenders to consider providing relief to affected families, even if their borrowers do not have FHA-insured mortgages. For active military personnel, the Soldiers' and Sailors' Civic Relief Act of 1940 provides additional relief measures.

Who is eligible

There are three (3) main categories of **affected borrowers** :

- **those living in disaster areas**, including all families living within the geographic boundaries of disaster areas declared by the President
 - **those physically affected**, including survivors of individuals killed or still missing as well as those who were injured in the attacks or while providing aid at attack sites, and
 - **those financially affected**, including those homeowners whose financial ability to support their mortgage debt was directly or substantially affected by the events of September 11, 2001.
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Available benefits / assistance

Relief includes:

- 90-day moratorium on foreclosures-- (those being initiated and those in progress) of FHA loans to families affected by the September 11, 2001 terrorist attacks, and
 - Waiver of Late Fees-- A recommendation that lenders waive all late fees for affected borrowers and suspend delinquency reporting to all credit bureaus.
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Federal Housing Administration (FHA) Default and Foreclosure Assistance, Continued

Available benefits / assistance, (continued)

- Loss Mitigation Program-- (available to ALL FHA borrowers. Prior to initiating ANY foreclosure action against an FHA borrower, a lender must review financial information submitted by the borrower to determine which of the following options to foreclose (if any) are most viable:
 - Special Forbearance—a repayment plan based on your financial situation. This plan may provide for a temporary reduction or suspension of your mortgage payments.
 - Mortgage Modification—You may be able to reduce your interest rate and/or extend the term of your mortgage, thus reducing your monthly payments.
 - Partial Claim—Your lender may be able to work with you to obtain an interest-free loan from HUD to bring your mortgage current.
 - Pre-foreclosure Sale—This allows you to sell your property and pay off your loan in order to avoid foreclosure and damage your credit rating.
 - Deed-in-Lieu of Foreclosure—As a last resort, you may be able to voluntarily “give back” your property to the lender. This won’t save your home, but it will help your chances of getting another mortgage in the future.

How to apply for the benefit

Contact your lender’s Loss Mitigation Department. Explain that:

- you have an FHA-insured mortgage
- you have been affected by the September 11, 2001 terrorist attacks, and
- you are seeking relief.

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Federal Housing Administration (FHA) Default and Foreclosure Assistance, Continued

**Who to contact
for additional
information**

Christopher Cline
Senior Program Specialist
U.S. Dept of HUD
10 Causeway Street
Boston, MA 02222-1092

Phone: 617-994-8563

Fax: 617-565-5171

Email: chris_cline@hud.gov

For general HUD information: <http://www.hud.gov/>

For more specific foreclosure information:
<http://www.hud.gov/foreclosure/index.cfm>

For a list of HUD-approved counseling agencies:
<http://www.hud.gov/fha/sfh/hcc/hccprof14.html>

MassHousing (Massachusetts Housing Finance Agency)

Overview	MassHousing offers services that may be able to assist the families of victims of the September 11, 2001 terrorist attacks.
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Who is eligible	For the purposes of our programs, eligibility is related to one's income and in the case of some home mortgages the potential borrower must be a first-time homebuyer.
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Available benefits / assistance	<p>MassHousing provides assistance in the form of:</p> <ul style="list-style-type: none">• below market interest rate loans for low- and moderate-income first-time homebuyers (MassHousing's <i>General Lending</i> program)• no money down mortgages for first-time homebuyers who are municipal employees to help purchase a home in the community where they live (MassHousing's <i>Live Where You Work</i> program)• no money down mortgages for homebuyers who may have the income to support a mortgage but who haven't been able to save enough for a down payment (MassHousing's <i>FreshRate Mortgage</i> program)• favorable interest rates loans for home improvements, and• housing lists that identify all of the rental developments in the Agency's portfolio throughout Massachusetts. Each of these developments has affordable rental units for income eligible low- and moderate-income renters.
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How to apply for the benefit	Contact MassHousing for more details and information on where to apply in your area.
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Who to contact for additional information	<p>MassHousing http://www.masshousing.com</p> <p>Nancy McDonald Phone: 617-854-1852 Email: nmcdonald@masshousing.com</p>
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Section 3: Legal Assistance

Overview

In this section The following topics are included in this section.

Topic	See Page
Boston Bar Association September 11 Assistance Project	28
Department of Justice (DOJ) Victim Assistance Program	29
Massachusetts Bar Association Dial-A-Lawyer & Legal Clinic	30
Massachusetts Probate Court Information	31
Trial Lawyers Care (TLC)	35

Boston Bar Association September 11 Assistance Project

Overview	Lawyers in the Boston Bar Association who specialize in trust and estate law are offering free legal help to Massachusetts' families who have lost loved ones in the terrorist attacks of September 11, 2001.
Who is eligible	Massachusetts' families who have lost loved ones in the terrorist attacks of September 11, 2001.
Fees	All of the lawyers involved in this project have agreed not to accept fees for their services.
Available benefits / assistance	<p>This project is designed to offer people legal assistance ranging from an initial consultation to entire probate administration. Some of the services available include:</p> <ul style="list-style-type: none">• initial consultations• assistance obtaining death certificates• assistance obtaining death benefits• probate administration• estate tax assistance, and• preparing estate plans for surviving family members.
Who to contact for additional information	<p>Paul Dullea Public Service Director Boston Bar Association Boston, MA 02108</p> <p>Phone: (617) 742-0615 ext. 308</p> <p>Email: Pdullea@bostonbar.org</p>

Department of Justice (DOJ) Victim Assistance Program

Overview	The Department of Justice (DOJ) has established a Victim Assistance Program for families of those killed in the September 11, 2001 terrorist attacks.
Who is eligible	The immediate family of those killed in the September 11, 2001 terrorist attacks are eligible for the DOJ Victim Assistance Program.
Available benefits / assistance	<p>The DOJ Victim Assistance Program provides families of those killed in the September 11, 2001 terrorist attacks:</p> <ul style="list-style-type: none">• ongoing information about the investigation, and• contacts for counseling services.
Who to contact for additional information	Contact Sue Durkin at 617-223-6116.

Massachusetts Bar Association Dial-A-Lawyer & Legal Clinic

Overview	The Massachusetts Bar Association (MBA) and the MBA's September 11th Committee will be offering free legal advice to those individuals and families directly affected by the tragedy that occurred on September 11 th .
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Who is eligible	Dial-A-Lawyer is open to anyone, particularly those not eligible for free legal services or those who cannot afford to hire a lawyer.
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Special Dial-A-Lawyer program for families	The MBA has scheduled a special Dial-A-Lawyer program (the telephone number for Dial-A-Lawyer is 1-617-338-0610.) on Wednesday, November 14th, 4:00-8:00 PM to answer questions related to the September 11 th attack, including the following:
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- probate issues
 - tax issues, and
 - family issues.
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Special Legal Clinic for families	On December 5 th , from 10:00 AM to 4:00 PM, the MBA will be hosting a legal clinic at the Boston Park Plaza Hotel specifically for victims and families. Attorneys will meet with family members one on one to answer legal questions and provide legal advice and resource information for free .
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Cost	There is no charge for the Legal Clinic or the Dial-A-Lawyer program, other than the normal toll charges for those calling from outside the 617 calling area.
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Who to contact for additional information	For more information on this offering or any other MBA public service and community-service-based offering, visit www.masslawhelp.com or contact Elizabeth O'Neill, MBA Director of Public Service at (617) 338-0560.
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Massachusetts Probate Court Information

Warning

The information provided below **is not legal advice**. It is only information. This information is not a substitute for a competent lawyer. When you sign a legal document or file any papers in court, it can seriously affect you in the future. You should always try to get legal advice before filing documents.

Who must file

You must file a petition to settle an estate if:

- a person lost in the September 11, 2001 attacks was a Massachusetts resident or owned real estate in Massachusetts, and
 - either:
 - the deceased left a will naming you as executor, executrix, or co-executor
 - or
 - the person(s) named in the will as executor can or will not serve and you are an heir-at-law, spouse, or next of kin
 - or
 - there is no will and you are an heir-at-law, spouse, or next of kin.
-

Where to file

The table below shows where to file a petition to settle an estate.

IF the deceased was...	THEN you must file the petition in the Probate court of the county in which...
a Massachusetts resident	the deceased lived.
not a Massachusetts resident but owned real estate in Massachusetts	some or all of the property is located.

Continued on next page

Massachusetts Probate Court Information, Continued

**What form to file:
Massachusetts resident**

The table below shows which form to file for the petition to settle an estate of a **Massachusetts resident**.

IF there is...	AND there is...	THEN file...
a will	<ul style="list-style-type: none"> • real estate in the name of the deceased only, and/or • over \$15,000 of other property in the deceased's name only (not including the value of a motor vehicle or jointly owned property) 	Petition for Probate form #CJP2.
a will	<ul style="list-style-type: none"> • not any real estate in the name of the deceased only, and • under \$15,000 of other property in the deceased's name only (not including the value of a motor vehicle or jointly owned property) 	Voluntary Executor/ Executrix form #CJP7A.
no will	<ul style="list-style-type: none"> • real estate in the name of the deceased only, and/or • over \$15,000 of other property in the deceased's name only (not including the value of a motor vehicle or jointly owned property) 	Petition for Administration from #CJP1.
no will	<ul style="list-style-type: none"> • not any real estate in the name of the deceased only, and • under \$15,000 of other property in the deceased's name only (not including the value of a motor vehicle or jointly owned property) 	Voluntary Administration form #CJP7.

Note: If the deceased left a will, the person who has it must, by law, deposit it in the Probate Court, **whether or not any property was left and whether or not they are named in the will.**

Continued on next page

Massachusetts Probate Court Information, Continued

What form to file: *Non-Massachusetts* resident

The table below shows which form to file for the petition to settle an estate of a ***non-Massachusetts resident*** who owns real estate in Massachusetts.

IF there is...	THEN file...
a will	<ul style="list-style-type: none">the Certificate of Appointment (of Letters Testamentary) issued by the state in which the estate is being settled, andPetition for Allowance of Foreign Will form #CJP6.
no will	<ul style="list-style-type: none">the Certificate of Appointment (of Letters Testamentary) issued by the state in which the estate is being settled, andPetition for Ancillary Administration form #CJP1.

Death certificate requirement

If a death certificate has been issued, it must be submitted with the petition to settle the estate.

Note: New York State and the District of Columbia have arranged free legal representation to assist you in obtaining a death certificate where there is sufficient evidence that the deceased was present when the attack occurred.

IF...	THEN...
a death certificate has been issued	submit the death certificate with the petition.
you cannot obtain a death certificate	<p>submit the regular petition, and:</p> <ul style="list-style-type: none">the petition should contain a request (which the court calls a “prayer”) that the court determine the date of deathalong with the petition, file a “Motion for Permission to File Without Death Certificate”along with the petition, file an affidavit based on personal knowledge explaining where the person was at the time of the attack (mentioning tickets, appointments, phone calls, flight manifests, etc., as appropriate).

Continued on next page

Massachusetts Probate Court Information, Continued

Interaction with interested persons

Those interested in the estate (generally, the spouse, next of kin, and, if there is a will, those named in the will) can “assent” to your filing on the petition, or the court will advise you how to give legal notice. Interested persons must be given form #CJP150 when notified.

Who to contact for additional information

Call or visit the Registry of Probate for the county where the deceased lived.

Trial Lawyers Care (TLC)

Background

In response to the terrorist attacks, Congress established a September 11th Victim Compensation Fund that provides a less complicated means to help terrorist attack victims who were physically injured or lost loved ones.

Thousands of highly qualified trial lawyers have created Trial Lawyers Care (TLC), a non-profit organization that links experienced lawyers—**completely free of charge**—to victims and families who seek compensation under the Victim Compensation Fund. The TLC effort is spearheaded by the Association of Trial Lawyers of America (ATLA) and state associations in New York, New Jersey, Connecticut, and Massachusetts.

Who is eligible

The following people are eligible for help from TLC:

- anyone who suffered physical harm in the terrorist attacks, or
 - the family members of victims killed as a result of the terrorist attacks.
-

Available benefits / assistance

TLC will:

- give you more information about eligibility for the September 11th Victim Compensation Fund, and
 - provide you free legal services from a volunteer attorney on TLC's roster, who will work closely with you to:
 - assess your damages
 - prepare all your necessary documents for the Fund, and
 - guide you through the process.
-

How to register

To register, either:

- call toll-free 888-780-8637 or En Español 888-780-8682
 - visit www.911LawHelp.org and complete the registration form, or
 - email info@911LawHelp.org for assistance.
-

How to volunteer

Experienced trial lawyers may volunteer at www.911LawHelp.org or by emailing volunteers@911LawHelp.org.

Section 4: Mental Health Counseling

Overview

In this section The following topics are included in this section.

Topic	See Page
Community Crisis Organizations	37
Homicide Bereavement Counseling Organizations	38
Massachusetts Office for Victim Assistance (MOVA)	40
Project REACH Counseling and Advocacy for Crime Victims	42
Dealing with the Media	44
Survivor Suggestions	47

Community Crisis Organizations

Organizations The table below provides information on Massachusetts community crisis organizations.

County Served	Based In	Organization	Program	Contact Information
Suffolk County	Allston, MA	Arbour Health Systems Foundation	The Trauma Center	Dr. Kevin Becker (617) 782-6460 9:00 AM to 5:00 PM
Middlesex and Suffolk Counties	Cambridge, MA	Cambridge Public Health Commission	Victims of Violence	(617) 498-1180 9:00 AM to 5:00 PM
Essex County	Beverly, MA	Health and Education Services, Inc.	Victims of Crime and Loss (VOCAL)	Project Rap Crisis Intervention Hotline, extended hours 8:00 AM to 8:00 PM, (978) 922-0000. <u>Note:</u> After hours, call (508) 727-5432 or (508) 727-2990, leave your number, and your call will be returned. Drop-in services available at 131 Rantoul Street, Beverly, MA from 8:00 AM to 8:00 PM
Franklin County	Greenfield, MA	New England Learning Center for Women in Transition	Community Crisis Support Services	(413) 772-0871 9:00 AM to 5:00 PM

Homicide Bereavement Counseling Organizations

Organizations The table below provides information on Massachusetts homicide bereavement counseling organizations.

County Served	Based In	Organization	Program	Contact Information
Hampden County	Springfield, MA	Behavioral Health Network	Post Homicide Family Support Program	Contact: Rebecca Noble (413) 732-7419 24-hour Crisis Hotline (413) 733-6661
Plymouth County	Brockton, MA	Brockton Family and Community Resources, Inc.	Survivors of Homicide	Contact: Maureen Kelleher, MSW (508) 593-2045 from 9 am to 4 pm (508) 583-6498, after 5 pm and on weekends
Plymouth County	Brockton, MA	Brockton Family and Community Resources, Inc.	Child Witness to Violence	For school staff and children: Contact Deborah Scott, LICSW (508) 583-6498 of the Child Witness to Violence program
Middlesex and Suffolk Counties	Cambridge, MA	Cambridge Public Health Commission	Victims of Violence	For free crisis intervention counseling (up to three (3) sessions): (617) 591-6033 9:00 AM to 5:00 PM
Barnstable, Bristol, Dukes, Nantucket, and Plymouth Counties	New Bedford, MA	Center for Health & Human Services	Project Reach	Contact: Kathleen Gayoski (508) 996-3147 x 153 or x 179 9:00 AM to 5:00 PM 1-800-720-9722 Reference: See the topic “Project REACH Counseling and Advocacy for Crime Victims” for additional information.
Worcester County	Worcester, MA	Community Healthlink, Inc.	After Homicide Program	Contact: Lisa Baron (508) 791-3261 24-hour answering service
Essex County	Beverly, MA	Health and Education Services, Inc.	Victims of Crime and Loss (VOCAL)	Project Rap Crisis Intervention Hotline, extended hours 8:00 AM to 8:00 PM, (978) 922-0000. <u>Note:</u> After hours, call (508) 727-5432 or (508) 727-2990, leave your number, and your call will be returned. Drop-in services available at 131 Rantoul Street, Beverly, MA from 8:00 AM to 8:00 PM

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Homicide Bereavement Counseling Organizations, Continued

Organizations, (continued)

County Served	Based In	Organization	Program	Contact Information
Middlesex County	Malden, MA	OMEGA	Homicide Bereavement Program	Contact: Bette Spear (781)321-5040 9:00 AM to 5:00 PM
Suffolk County	Allston, MA	Arbour Health Systems Foundation	The Trauma Center	Contact: Dr. Kevin Becker (617) 782-6460 9 am to 5 pm
Suffolk County	Roxbury, MA	Roxbury Comprehensive	Victims of Violence Program	Contact: Christine Caines-Dodson (617) 541-3790 Ext. 719 9:00 AM to 5:00 PM After hours, call (617) 541-3791 to leave a voicemail message. Your call will be returned.
Middlesex & Worcester Counties	Milford, MA	Wayside Youth & Family Support Network	Family Bereavement	Contact: (508) 478-6888 Walk-in counseling services are available at 10 Asylum Street, Milford, MA 01757

Massachusetts Office for Victim Assistance (MOVA)

Overview	The Massachusetts Office for Victim Assistance (MOVA) is an independent state agency whose purpose is to advocate for and assist victims of crime.
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Available help and support for crime victims	<p>One of MOVA's most important functions is to provide direct assistance to crime victims. The MOVA staff offers:</p> <ul style="list-style-type: none">• crisis intervention and short-term counseling• referrals to appropriate programs and service providers• access to support groups in the community, and• information and advocacy to help victims understand the criminal justice system.
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Library of victim-related information	<p>The agency also maintains a significant library that serves as a clearinghouse of information on victim issues in Massachusetts. The library contains victim-related:</p> <ul style="list-style-type: none">• videos• books• journals• law review articles• training documents, and• other publications. <p>The documents cover a wide range of topics, including treatments for post-traumatic stress disorder and the emotional impact of losing a loved one.</p>
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How to obtain the benefits	Contact MOVA for victim assistance, to schedule a library visit, or for other additional information.
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Massachusetts Office for Victim Assistance (MOVA), Continued

**Who to contact
for additional
information**

MOVA
One Ashburton Place
Suite 1101
Boston, MA 02108

Tel: (617) 727-5200

Fax: (617) 727-6552

Email: mov@state.ma.us

Internet: www.state.ma.us/mov

Project REACH Counseling and Advocacy for Crime Victims

Overview	Project REACH offers assistance to those struggling to recover from the wrongful death of someone they loved.
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Who is eligible	Project REACH is designed for friends and families dealing with:
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- traumatic death issues
- the aftermath of hate/bias crimes, and
- compound and/or complex loss issues.

Project REACH serves victims of crime in the Massachusetts counties of:

- Barnstable
 - Bristol
 - Dukes
 - Nantucket, and
 - Plymouth.
-

Available benefits / assistance	Project REACH offers:
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- **Resources:** free counseling regarding traumatic loss and grief issues and referral to other services as needed.
- **Empathy:** a connection to others who have suffered a similar tragedy.
- **Advocacy:** information and assistance in obtaining Social Security benefits.
- **Companionship:** accompaniment to the court and other events.
- **Help:** help with any task that may seem overwhelming during this difficult time.

Other services include:

- **reading materials** to help survivors understand their normal feelings of rage, grief, and helplessness
 - information and referral to **legal assistance**, counseling, or other services
 - individual, family, and community **counseling**
 - **support groups** open to all ages
-

Continued on next page

Project REACH Counseling and Advocacy for Crime Victims, Continued

**Available
benefits /
assistance,
(continued)**

- assistance with:
 - funeral arrangements
 - memorial services
 - healing services
 - candlelight vigils, and
- peace events.

**Who to contact
for additional
information**

Project REACH
850 Pleasant Street
Melville Plaza Suite 2
New Bedford, MA 02740

(508) 996-3147, x153 and x179
(800) 720-9722
Fax: (508) 990-1465

Dealing with the Media

Overview	Keep the information listed below (provided by the National Center for Victims of Crime) in mind when considering requests to be interviewed or appear on a talk show.
General advice: Should you interview?	Some crime victims find media attention helpful, beneficial, and in their interests. Others prefer privacy and shun the press. The choice is yours, but a trained victim advocate can help you weigh the pros and cons.
There is no way to avoid publicity	You have no obligation to agree to be interviewed, but choosing privacy cannot guarantee that there will be no publicity about you. Journalists will usually have several sources.
Obligations when you agree to an interview	Agreeing to one interview does not mean you have to agree to follow-up interviews, or to interviews with other reporters.
Interview conditions to consider	<p>If you decide to grant an interview, you can try setting some conditions. The media may be unwilling or unable to agree to your terms, but if they refuse, you can withdraw. Conditions you may want to consider include:</p> <ul style="list-style-type: none">• time and location of the interview• a specific reporter to conduct the interview• advance information about the angle of the story• non-disclosure of interview location and protection of your identity, and• no other family members to be interviewed and/or filmed, including children.

Continued on next page

Dealing with the Media, Continued

Appointing a spokesperson

You can appoint a spokesperson to speak on your behalf if you do not want direct contact with the press. Suitable candidates may include a:

- family member
- friend
- attorney
- religious leader, or
- victim advocate.

The role of the spokesperson is to represent you and your family in a positive way, seek to protect your privacy and dignity, release written statements at your request, and accompany you to interviews if you decide to speak to the media.

Correcting inaccurate information

If a report contains inaccurate information, you can complain and seek a correction.

Speaking “off the record”

Be careful about speaking “off the record.” Not all journalists will treat what you say as confidential.

If you feel harassed

If at any time you feel harassed by reporters, you can file a complaint with their employers, victim service providers, or the police.

Media presence at funerals

You and your family are entitled to grieve in private and can refuse permission for reporters and cameras to be present at a funeral or burial.

Continued on next page

Dealing with the Media, Continued

Talk show conditions to consider

If you are invited to appear on a talk show, you can try to set some parameters. If the producer rejects any of your requests, you can decide to either proceed or withdraw. Conditions you may wish to seek include:

- victim advocate to be present to give support
- advance information about other guests and the topics to be discussed with them
- advance details of any criminal offender invited to participate from the studio or from another location and arrangements to make you feel safe and comfortable
- opportunity to familiarize yourself with the set prior to the show
- opportunity to preview any photos, graphics, or video/audio tapes that will be used for the show
- special precautions to protect your identity, including:
 - use of silhouette screens
 - disguises
 - electronic alteration of your voice, and
 - non-disclosure of your residence/place of work/whereabouts, and
- advance information about when and where the show will air and when it will be re-broadcast.

Who to contact for additional information

If you have any questions or concerns or wish to speak to a victim service provider, please call the National Center for Victims of Crime hotline at 1-800-FYI-CALL, TTY 1-800-211-7996.

Or contact:

National Center for Victims of Crime
2111 Wilson Boulevard, Suite 300
Arlington, VA 22201

www.ncvc.org

ncvc@ncvc.org

Tel: 703-276-2880

Fax: 703-276-2889

Survivor Suggestions

“Nothing can make up for the absence of someone whom we love, and it would be wrong to try to find a substitute; we must simply hold out and see it through. That sounds very hard at first, but at the same time, it is a great consolation, for the gap, as long as it remains unfilled, preserves the bonds between us. Is it nonsense to say that God fills the gap; He does not fill it, but on the contrary, keeps it empty and so helps us to keep alive our former communion with each other, even at the cost of pain.”

Dietrich Bonhoeffer

Making life-altering decisions

For most, it is wise to put off important decisions. This is not the time to decide to sell a home, get married, or seek a divorce.

Prepare for the “firsts”

Everything that is done after someone dies becomes new. There will be the first time a survivor has dinner after their loved one died. There will be the first time that a holiday occurs without the loved one there. There will be the first birthday and so forth. Each first marks a time of “going on” and, for many, a time for grief.

Prepare for the roller-coaster of grieving

Many survivors resent the term “healing” because sorrow afflicts survivors for a lifetime. The process of building a new life in the wake of the disaster has a similarity to the physical healing of the body after a deep wound. It does not happen in a linear way. People have good days and bad days after the tragedy.

Don’t set unrealistic expectations for yourself or others

It takes a long time to adjust to the loss of a loved one. Try to take life slowly. Don’t worry about the small stuff.

It’s okay to be scared

You are starting on a new journey into uncharted territory. No one has been where you are today and where you will go. People will give you comfort and support, but grief is a personal journey.

Don’t be afraid to be angry

Someone you love is gone. It is unfair and unjust. It was caused by an evil act. You have a right to rage—but don’t harm others or yourself.

Continued on next page

Survivor Suggestions, Continued

Avoid dwelling on personal guilt

It's hard not to think of the possible ways that you might have helped your loved one avoid the tragedy. You may think that you could have suggested they stay home from work. Perhaps you wanted them to pursue another job and could have pushed that idea more. Maybe you encouraged them to take a certain flight to either stay home with you a few more hours or to get home quicker. There is little use in dwelling on what might have been. It is not your fault or their fault that you were victims of this horrendous event.

Stay in touch with your doctor to monitor your physical responses

It is not unusual for a person who is grieving to be vulnerable to illness and unhealthy behaviors.

Educate yourself on trauma reactions, traumatic death, mourning, and bereavement

Reading about grief is a way of validating your own experiences and learning more about your options.

Maintain or develop routines

Maintain or develop routines.

Stay in touch with the living: pets, plants, children, and friends

Children are often a lifeline to going on. They need your love and support. Their impressions and reactions will be varied. Most of us want our children to grow up to be healthy and vital adults. They need our help to get through this not only now but for years into the future. Many times the need to care for a pet or for plants is another motivation for living.

Communicate with your loved ones who have died

- Write to them.
 - Talk to them.
 - Pray to them.
-

Continued on next page

Survivor Suggestions, Continued

Take time for yourself

Take time to be alone, if that is what you need. Find ways to express your feelings. Some people find music a way of expressing deep emotions. Others may find physical activity a relief from intense stress. Some people find support from others who have suffered in the same way after the attacks to be useful. Becoming involved in activities that relate to helping others or advocating for others after the attack may help. Many people find art, dance, carpentry, crafts, and so forth to be useful ways to express reactions. The important thing is to find time to concentrate on yourself, at least for a while, each day.

Talk to your clergy member or spiritual leader

Ask questions about what this means and how it could happen. Search for your own explanations from God or your spiritual beliefs. If your faith is a sustaining force in your life, find comfort in your beliefs.

Seek meaning in what you do and how you are living

“To be sure, man’s search for meaning may arouse inner tension rather than inner equilibrium. However, precisely such tension is an indispensable prerequisite of mental health. There is nothing in the world, I venture to say, that would so effectively help one to survive even the worst of conditions as the knowledge that there is a meaning in one’s life. There is much wisdom in the words of Nietzsche: ‘He who has a why to live for can bear almost any how.’”

Frankl., V., *Man’s Search for Meaning*, New York, NY: Washington Square Press, 1959.

Who to contact for additional information

If you have any questions or concerns or wish to speak to a victim service provider, please call the National Center for Victims of Crime hotline at 1-800-FYI-CALL, TTY 1-800-211-7996.

Or contact:

National Center for Victims of Crime
2111 Wilson Boulevard, Suite 300
Arlington, VA 22201

www.ncvc.org

ncvc@ncvc.org

Tel: 703-276-2880

Fax: 703-276-2889

Section 5: Tax Assistance

Overview

In this section The following topics are included in this section.

Topic	See Page
Internal Revenue Service (IRS) Assistance	51
Massachusetts Society of Certified Public Accountants	55
Massachusetts State Tax Extensions	56
Massachusetts State Tax Relief Due to Hardship	59
Massachusetts State Tax Abatement	61

Internal Revenue Service (IRS) Assistance

Overview The U.S. Treasury and the Internal Revenue Service (IRS) are working to provide tax relief for victims of the terrorist attacks on September 11, 2001.

Special IRS assistance is available to victims, families, and others directly affected by the tragedies who are having trouble meeting their federal tax obligations.

Who is eligible This assistance is available for anyone who is having trouble filing or paying his or her taxes because they:

- were affected by the terrorist attacks, or
 - have other tax issues related to the attacks.
-

Postponement of tax deadlines The table below outlines the available tax deadline postponements and for whom they apply.

IF you are an affected taxpayer who...	THEN...
faced an estimated tax payment due on or after September 11, 2001 and before January 15, 2002 <u>Note:</u> This applies to: <ul style="list-style-type: none">• individuals• corporations• estates, and• trusts.	you may postpone that payment until January 15, 2002. <u>Note:</u> As long as the IRS receives these payments by January 15, no penalty will be assessed.
pays taxes on a calendar year basis and are currently on a six-month extension that expires between September 11 and November 30, 2001	you have a postponement of an additional 120 days to file. <u>Note:</u> This moves the deadline for individuals to February 12, 2002. It does not postpone the time to pay the tax due on the return, but the IRS will not assess a failure-to-pay penalty from September 11, 2001 through January 9, 2002.

Continued on next page

Internal Revenue Service (IRS) Assistance, Continued

Postponement of tax deadlines, (continued)

IF you are an affected taxpayer who...	THEN...
had an original filing deadline from September 11 and November 30, 2001	you have a 120-day postponement and a six-month extension of time to file the tax return and make any payment due with that return.
has difficulty meeting your federal tax obligation because of a disruption in the transportation and delivery of documents by mail or private delivery service resulting from the terrorist attacks, and you do not otherwise qualify for tax relief	you will have until November 15, 2001 to file returns and make payments that were due from September 11 through October 31, 2001.

Employment and excise tax deposits

Although the IRS cannot extend the deadline for employment or excise tax deposits, the IRS will provide penalty relief for businesses unable to make these deposits on time because:

- their records, computers, or other essential supporting services were damaged in the attack, or
- essential personnel were injured or killed by the attack.

The IRS will waive penalties on tax deposits these businesses are required to make between September 11 and October 31, 2001, if those deposits are made by November 15, 2001.

How to apply for the benefit

If you are entitled to relief because of the terrorist attacks, write “September 11, 2001—Terrorist Attack” in red ink at the top of returns or other documents you file with the IRS.

Property damage or loss

If you are an affected taxpayer who has damaged or lost property located in an area declared a disaster area by the President, you may be able to get an expedited tax refund from the IRS. To do this, file an amended return right now for the year before the disaster and get a refund of taxes already paid.

For current information on declared disaster areas, check the Federal Emergency Management Agency (FEMA) Web site at www.fema.gov.

Continued on next page

Internal Revenue Service (IRS) Assistance, Continued

Additional relief Due to the unprecedented scope of the terrorist attacks, the IRS is monitoring the situation and may issue additional tax relief as appropriate or as enacted by new legislation.

Who to contact for additional information

- Call 1-866-562-5227 for additional information.
Monday-Friday
In English—7:00 AM to 10:00 PM local time
In Spanish—8:00 AM to 9:30 PM local time
- Call 1-800-829-3676 for the necessary forms.
- The IRS Web site at www.irs.gov has notices and other tax information available to those affected by the attacks. Check it periodically for any new guidance or to see if Congress has enacted new legislation.
- For current information on the declared disaster areas, check the Federal Emergency Management Agency (FEMA) Web site at www.fema.gov.
- Business taxpayers affected by the attacks may email their questions to corp.disaster.relief@irs.gov.
- Visit your local Taxpayer Assistance Center listed in the table below:

City	Address	Hours	Days
<i>Massachusetts Taxpayer Assistance Centers</i>			
Boston	JFK Federal Building, Room 775 Government Center, Cambridge Street	8:00-4:30	Mon-Fri
Brockton	Federal Building 156 Main Street	8:00-1:00 2:00-4:00	Mon-Fri
Fitchburg	Philbin Federal Building 881 Main Street	8:30-11:00 12:00-4:00	Tues & Fri
Hyannis	247 Stevens Street	8:00-1:00 2:00-4:30	Mon, Tues, Thurs, Fri
New Bedford	Hastings-Keith Federal Building 53 North 6 th Street	8:00-1:00 2:00-4:30	Mon, Tues, Fri
Pittsfield	Federal Building 78 Center Street	8:00-4:30	Mon
Quincy	1250 Hancock Street	8:00-1:00 2:00-4:30	Mon
Springfield	Federal Building/Courthouse 1550 Main Street	8:00-4:30	Mon-Fri

Continued on next page

Internal Revenue Service (IRS) Assistance, Continued

Who to contact for additional information, (continued)

City	Address	Hours	Days
Stoneham	1 Montvale Avenue	8:00-1:00 2:00-4:30	Mon-Fri
Worcester	Flagship Bank Building, 6 th Floor 120 Front Street	8:00-4:30	Mon-Fri
<i>New Hampshire Taxpayer Assistance Centers</i>			
Keene	196 Main Street	9:00-11:00 12:00-3:00	Mon
Manchester	6 th Floor 275 Chestnut Street	8:00-4:30	Mon-Fri
Nashua	Suite 350 410 Amherst Street	8:00-1:00 2:00-4:30	Mon-Fri
Portsmouth	Federal Building 80 Daniel Street	8:00-4:30	Mon-Fri
<i>Rhode Island Taxpayer Assistance Centers</i>			
Providence	380 Westminster Mall	8:00-4:30	Mon-Fri
Warwick	60 Quaker Lane	8:00-4:30	Mon-Fri

Massachusetts Society of Certified Public Accountants

**Services
available**

The MSPCA will provide complimentary assistance with any tax, financial, or accounting matters arising from the events of September 11, 2001.

Who to contact

Contact Michael Baker at 1-800-392-6145 or mbaker@mspcaonline.org.

Massachusetts State Tax Extensions

Overview

The Massachusetts Department of Revenue recognizes that there has been disruption for all individuals and businesses as a result of the September 11, 2001 attacks.

- **All** taxpayers with returns or payments due between September 11, 2001 and September 24, 2001 will be granted an extension to file until September 24, 2001.
- **Taxpayers directly affected by this disaster** (as defined below) will be granted an additional extension of time to file and pay until December 15, 2001.

Covered disaster areas

The federal disaster areas defined by President Bush are:

- the following five (5) counties in the state of New York
 - Bronx
 - Kings
 - New York (boroughs of Brooklyn and Manhattan)
 - Queens, and
 - Richmond, and
- Arlington County, Virginia.

Covered taxpayers

Affected Taxpayers are defined as:

- **victims** of the crashes of the four (4) commercial jet airplanes hijacked on September 11, 2001 (American Airlines flights 11 and 77 and United Airlines flights 93 and 175) including crew and passengers of the planes and those killed or injured on the ground, but not the perpetrators of the hijackings or attacks
- any **spouse** of an Affected Taxpayer, solely with regard to a joint return of the husband and wife
- **relief workers** in a covered federal disaster area, regardless of whether they are affiliated with a recognized government or philanthropic organization
- any **individuals** whose principal residence or place of employment is located within the federal disaster areas defined by President Bush
- any **business entity** whose principal place of business is located within the federal disaster areas defined by President Bush

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Massachusetts State Tax Extensions, Continued

Covered taxpayers, (continued)

- individuals and business entities whose:
 - tax records necessary to meet a filing or payment deadline are maintained in a covered disaster area, or
 - tax preparer's place of business was in the New York World Trade Center and adjacent buildings
 - any estate or trust that has tax records in a covered disaster area necessary to meet a filing or payment deadline
 - taxpayers who have difficulty in meeting their Massachusetts tax obligations because of disruptions in the transportation and delivery of documents by mail or private delivery services resulting from the terrorist attacks, and
 - any other taxpayers now or hereafter identified by the Internal Revenue Service as "Affected Taxpayers" under authority of the Internal Revenue Code 7508A.
-

Covered filings and payments

The extension covers:

- the filing of returns
- claims for abatement
- the payment of tax (including payment of estimated tax)
- making elections, and
- filing of any other tax document with the Massachusetts Department of Revenue.

Note: During the time of this extension, no interest or penalties will accrue.

This extension does not apply to filings with the Appellate Tax Board or tax appeals filed with the Massachusetts Courts.

Claiming the extension

Affected Taxpayers seeking an extension to December 15, 2001 should:

- mark the top of any affected returns, payment vouchers, depository slips, or abatement applications in **red ink** with the following notation: "**September 11, 2001 Terrorist Attack**", and
 - attach a separate sheet of paper containing an explanation of why they are an Affected Taxpayer within the specifications listed above.
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Massachusetts State Tax Extensions, Continued

Requesting an additional extension or relief

Affected Taxpayers who wish to request **additional extensions** for returns and payments during the months of October and November, 2001, and Affected Taxpayers seeking **additional relief** in situations not outlined above should make a request in writing to the Taxpayer Advocate's Office, PO Box 9494, Boston MA 02205, briefly explaining the circumstances that necessitate an additional extension or other relief. Such requests will be considered on a case-by-case basis.

Who to contact for additional information

Massachusetts Department of Revenue
Office of the Taxpayer Advocate
PO Box 9494
Boston, MA 02205-9494

Customer Service Bureau: (617) 887-MDOR or 1-800-392-6089
Teletypewriter: (617) 887-6140
Taxpayer Advocate's Office: (617) 626-2280
Web site: www.mass.gov/dor

If a taxpayer is having difficulty contacting or making arrangements with either the New York State or New York City Tax Departments, the MDOR Multistate Office in New York City may be able to facilitate. Contact Gerard Esposito, Chief, at (212) 768-2750.

Massachusetts State Tax Relief Due to Hardship

Overview Taxpayers who are experiencing difficulty providing the necessities of life for themselves or their family may qualify for tax relief due to hardship. This would most likely take the form of either:

- a long-term payment agreement (more than two (2) years), or
- a temporary deferral of collection (subject to annual review).

Who is eligible Taxpayers are eligible for tax relief due to hardship if they are experiencing significant hardship or expect significant hardship to occur if the Department of Revenue (DOR) takes or fails to take certain actions.

Definition: Significant hardship A significant hardship means not being able to provide the necessities of life for you or your family.

Example: Examples of such necessities include, but are not limited to:

- food
- shelter
- clothing, and/or
- medical care.

Available benefits / assistance Relief will most likely take the form of either:

- a long-term payment agreement (more than two (2) years), or
- a temporary deferral of collection (subject to annual review).

Note: Tax relief due to hardship will not change the amount of tax you owe. If you disagree with the amount of tax assessed, file an Application for Abatement form.

Reference: See the topic “Massachusetts State Tax Abatement” for additional information.

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Massachusetts State Tax Relief Due to Hardship, Continued

How to apply for tax relief

File Form M-911 Taxpayer's Application for Relief Due to Hardship.

Mail the completed form to:

Massachusetts Department of Revenue
Office of the Taxpayer Advocate
PO Box 9494
Boston, MA 02205-9494

Necessary forms

Form M-911 Taxpayer's Application for Relief Due to Hardship is available on the Department's web site or by calling the Customer Service Bureau listed below.

Who to contact for additional information

Massachusetts Department of Revenue
Office of the Taxpayer Advocate
PO Box 9494
Boston, MA 02205-9494

Customer Service Bureau: (617) 887-MDOR or 1-800-392-6089

Teletypewriter: (617) 887-6140

Taxpayer Advocate's Office: (617) 626-2280

Web site: www.mass.gov/dor

If a taxpayer is having difficulty contacting or making arrangements with either the New York State or New York City Tax Departments, the MDOR Multistate Office in New York City may be able to facilitate. Contact Gerard Esposito, Chief, at (212) 768-2750.

Massachusetts State Tax Abatement

Overview	Taxpayers have the right to request an abatement of most penalties if returns are filed and/or paid late due to the attacks.
Who is eligible	<p>Any taxpayer who filed a return late or paid a tax late and was assessed a penalty may apply for an abatement if the taxpayer had reasonable cause for the late filing or payment. An application for abatement must be filed as follows:</p> <ul style="list-style-type: none">• within three (3) years of the original due date of the return• two (2) years from the date the tax was assessed, <u>or</u>• one (1) year from the date of payment.
Available benefits / assistance	Requests for abatement or penalties from affected taxpayers will be expedited and will be granted whenever appropriate.
Necessary forms	Mass Form CA-6, Application for Abatement/Amended Return is available on the Department's web site or by calling the Customer Service Bureau listed below.
How to request abatement	<p>Complete Mass. Form CA-6 Application for Abatement/Amended Return.</p> <p>Mail the form to:</p> <p>Massachusetts Department of Revenue Customer Service Bureau PO Box 7031 Boston, MA 02204</p> <p>The DOR will notify you of any refund due to you.</p>

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Massachusetts State Tax Abatement, Continued

**Who to contact
for additional
information**

Massachusetts Department of Revenue
Office of the Taxpayer Advocate
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Boston, MA 02205-9494

Customer Service Bureau: (617) 887-MDOR or 1-800-392-6089

Teletypewriter: (617) 887-6140

Taxpayer Advocate's Office: (617) 626-2280

Web site: www.mass.gov/dor

If a taxpayer is having difficulty contacting or making arrangements with either the New York State or New York City Tax Departments, the MDOR Multistate Office in New York City may be able to facilitate. Contact Gerard Esposito, Chief, at (212) 768-2750.
